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To: ehbarak1@gmail.com

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Subject: Building a Bulletproof Personal Finance System with Ramit Sethi



Free Resource - April 18th, 2016

▶ Free Resource of the Day



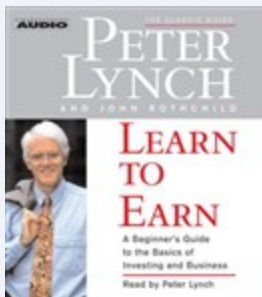
[The Psychology of Building a Bulletproof Personal Finance System](#)

Learn practical financial advice from bestselling author and blogger Ramit Sethi who wrote the 2009 book *I Will Teach You To Be Rich*. Aiming financial wisdom at people in their

20s and 30s, Sethi sums up his advice in four words: "Automate, Negotiate, Spend Consciously." The "automate" part of his system refers to automating financial practices such as contributing into one's 401k. The "negotiate" part refers to negotiating with banks, credit card companies, and other businesses that might be unnecessarily gouging you for your money. And the "spend consciously" part refers to finding out where your spending is going and focusing your spending on the things you love. While Sethi admits that sound financial practice is not the most "sexy" thing to learn about, he conveys it in such a practical and engaging way that you will be glad you watched this interview. It is available on YouTube from the Commonwealth Club YouTube channel.

[The Psychology of Building a Bulletproof Personal Finance System](#)

▶ Deal of the Day



[Learn to Earn: A Beginner's Guide to the Basics of Investing and Business](#)

Mutual-fund superstar Peter Lynch and author John Rothchild explain the basic principles of investing and business in a primer for all listeners.

Many investors, including some with substantial portfolios, have only the sketchiest idea of how the stock market works. The reason, say Lynch and Rothchild, is that the basics of investing aren't taught in school. At a time when individuals have to make important decisions about saving for college and 401(k) retirement funds, this failure to provide a basic education in investing can have tragic consequences.

For those who know what to look for, investment opportunities are everywhere. The average high-school student is familiar with Nike, Reebok, McDonald's, the Gap, and the Body Shop. Nearly every teenager in America drinks Coke or Pepsi, but only a very few own shares in either company or even understand how to buy them. Every student studies American history, but few realize that our country was settled by European colonists financed by public companies in England and Holland -- and the basic principles behind public companies haven't changed in more than 300 years.

In "Learn to Earn," Lynch and Rothchild explain in a style accessible to anyone how to read a stock table in the daily newspaper, how to understand a company's annual report, and why everyone should pay attention to the stock market. They explain not only how to invest, but also how to think like an investor.

Listen to a free sample of: [Learn to Earn](#).

▶ 6 Tim Ferriss Talks

Featured Section

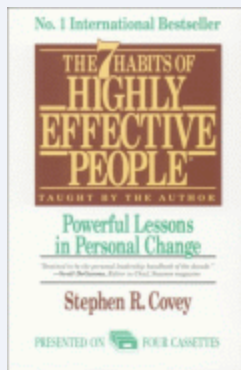


[6 Tim Ferriss Talks on the 4 Hour Work Week, 4 Hour Body, and 4 Hour Chef](#)

Tim Ferriss is the author of such bestsellers as [The 4-Hour Work Week](#) and [The 4-Hour Body](#). He is also the author of the [The 4-Hour Chef: The Simple Path to Cooking Like a Pro, Learning Anything, and Living the Good Life](#). Watch these 6 talks to transform your life with the ideas of Tim Ferriss.

[6 Tim Ferriss Talks on the 4 Hour Work Week, 4 Hour Body, and 4 Hour Chef](#)

▶ Stephen R. Covey Audio



[Stephen R. Covey Audio](#)

Biography

Stephen R. Covey is world renowned as the author of "[The 7 Habits of Highly Effective People](#)", a book that has become not only an international best seller but was recently voted by Forbes as one of the top 10 most influential management books ever. Earning his MBA from Harvard, and a doctorate from Brigham University, Covey began his career as an assistant to a business president and a professor of business management and organizational behavior. He currently is on the board of directors for the Points Of Light Foundation, which is based in Washington D.C. and engages in mobilizing millions of volunteers from all walks of life to help solve the social problems in various communities. Covey is also the founder of the Covey Leadership Center, which helps organizations in the implementation of "principle-centered" leadership. He is the father of 9 and the grandfather of 43 and has been with his wife for almost 50 years.

We Recommend

To get started with Steven Covey's audio programs, we suggest "[The 7 Habits of Highly Effective People](#)", which Covey narrates himself and which has been a top seller for over a decade. This audio book ignores the trends of pop psychology and instead adheres to proven principles such as fairness, integrity, honesty, and human dignity. Even today, the 7 habits discussed in this book are very relevant in the business world and in life.

Next you might want to try another Covey classic "[First Things First](#)". This is a guide to managing your time by first learning how to balance your life. Traditional time management suggests that working harder, smarter, and faster will help you gain control over your life, and that increased control will bring peace and fulfillment. Covey gives instructions on how to make this possible in your own life and how balance is essential in attaining personal peace and wellness.

Finally for the family, there's "[The 7 Habits of Highly Effective Families](#)". Here Covey shows you how to apply the 7 Habits to the unique circumstances of your family. You'll learn to establish a proven and successful principle-centered framework to build strong family relationships and develop a common language so family members better

understand each other. Whether you are in business and want to better understand how to manage your time and work habits, or are wishing to balance your family life, Stephen R. Covey has advice that can help you on your way. LearnOutLoud.com has everything available from Covey on audio and is glad to help you find the tools you need!

[Stephen R. Covey Audio](#)

Contact Information

email: emagazine@learnoutloud.com

web: <http://www.learnoutloud.com>

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